

WHAT IS CLAIMED IS:

1 1. A system for managing token image replacement in a token,
2 comprising:
3 a token acceptance device configured to receive the token, the token having a
4 token image; and
5 a server configured to communicate with the token via the token acceptance
6 device;
7 wherein upon receiving an indication that the token image on the token is to be
8 updated, the server retrieves a backup token image for the token and uploads the backup
9 token image to the token via the token acceptance device to replace the current token image
10 on the token.

1 2. The system of claim 1 further comprising:
2 a token image server configured to store a plurality of backup token images;
3 wherein the retrieved backup token image is selected from the plurality of
4 backup token images based on one or more predetermined criteria.

1 3. The system of claim 1 wherein the backup token image includes
2 transaction and/or loyalty information relating to the token.

1 4. The system of claim 1 wherein upon replacing the current token image
2 with the backup token image on the token, an indicator in the token is set to ensure that no
3 further update is to be performed.

1 5. The system of claim 1 wherein the token is one of a smartcard, a
2 cellular phone, a personal digital assistant, a pager, a payment card, a security card, an access
3 card, smart media and a transponder.

1 6. The system of claim 1 wherein the token acceptance device is one of a
2 point-of-sale device, a cellular phone, a personal digital assistant, a personal computer (PC), a
3 tablet PC, a handheld specialized reader, a set-top box, an electronic cash register, a virtual
4 cash register, a kiosk, a security system, and an access system.

1 7. A system for managing token image replacement, comprising:

2 a token having a token image and an indicator used to indicate whether the
3 token image is to be updated;
4 a token acceptance device configured to communicate with the token;
5 a processing server configured to communicate with the token via the token
6 acceptance device; and
7 a token image server configured to store a plurality of backup token images;
8 wherein the processing server examines the indicator to determine the token
9 image in the token is to be updated; and
10 wherein if it is determined that the token image is to be updated, the
11 processing server retrieves a backup token image for the token from the token image server
12 and uploads the backup token image to the token via the token acceptance device to replace
13 the current token image on the token.

1 8. The system of claim 7 wherein the retrieved backup token image is
2 selected from the plurality of backup token images based on one or more predetermined
3 criteria.

1 9. The system of claim 7 wherein the backup token image includes
2 transaction and/or loyalty information relating to the token.

1 10. The system of claim 7 wherein upon replacing the current token image
2 with the backup token image on the token, the indicator in the token is set to ensure that no
3 further update is to be performed.

1 11. The system of claim 7 wherein the token is one of a smartcard, a
2 cellular phone, a personal digital assistant, a pager, a payment card, a security card, an access
3 card, smart media and a transponder.

1 12. The system of claim 7 wherein the token acceptance device is one of a
2 point-of-sale device, a cellular phone, a personal digital assistant, a personal computer (PC), a
3 tablet PC, a handheld specialized reader, a set-top box, an electronic cash register, a virtual
4 cash register, a kiosk, a security system, and an access system.

1 13. A method for managing token image replacement, comprising:
2 examining a token to determine whether a token image on the token is to be
3 updated;

4 if it is determined that the token image on the token is to be updated, retrieving
5 a backup token image and uploading the backup token image to the token to replace the
6 current token image on the token.

1 14. The method of claim 13 further comprising:
2 storing a plurality of backup token images;
3 selecting the backup token image from the plurality of backup token images
4 based on one or more predetermined criteria.

1 15. The method of claim 13 further comprising:
2 upon replacing the current token image with the backup token image on the
3 token, setting an indicator in the token to ensure that no further update is to be updated.

1 16. The method of claim 13 wherein the backup token image includes
2 transaction and/or loyalty information relating to the token.

1 17. The method of claim 13 wherein the token is one of a smartcard, a
2 cellular phone, a personal digital assistant, a pager, a payment card, a security card, an access
3 card, smart media and a transponder.

1 18. A token acceptance device utilizing the method as recited in claim 13.

1 19. The method of claim 18 wherein the token acceptance device is one of
2 a point-of-sale device, a cellular phone, a personal digital assistant, a personal computer (PC),
3 a tablet PC, a handheld specialized reader, a set-top box, an electronic cash register, a virtual
4 cash register, a kiosk, a security system, and an access system.

1 20. A method for managing token image replacement, comprising:
2 maintaining a plurality of backup token images at a token image server;
3 examining an indicator in a token to determine whether a token image in the
4 token is to be updated;
5 upon determining that the token is to be updated, retrieving a backup token
6 image from the token image server; and
7 uploading the backup token image to the token to replace the current token
8 image in the token.

1 21. The method of claim 20 further comprising:

2 selecting the backup token image from the plurality of backup token images
3 based on one or more predetermined criteria.

1 22. The method of claim 20 further comprising:
2 upon replacing the current token image with the backup token image on the
3 token, setting the indicator in the token to ensure that no further update is to be updated.

1 23. The method of claim 20 wherein the backup token image includes
2 transaction and/or loyalty information relating to the token.

1 24. The method of claim 20 wherein the token is one of a smartcard, a
2 cellular phone, a personal digital assistant, a pager, a payment card, a security card, an access
3 card, smart media and a transponder.